

Greene County Chamber of Commerce

HMS Agency, Inc

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Small Group Medical Benefits/Cost Analysis

4th Qtr 2019

| Description of Coverage | MVP | MVP | MVP | MVP | MVP | MVP |
|-------------------------------------|--|--|--|--|---|---|
| Benefit Highlights | Liberty Gold EPO 6 | Liberty Gold EPO 4 | Liberty Silver EPO 7 | Liberty Silver EPO 4 | Liberty Silver HD EPO 8 | Liberty Bronze EPO 3 HDHP |
| Deductible | \$350 single/ \$700 family* | \$0/\$0 | \$3,100 single/ \$6,200 family* | \$2,500 single/ \$5,000 family* | \$3,700 single/ \$7,400 family* | \$5,900 single/ \$11,800 family* |
| Coinsurance | 0% | 0% | As Noted Below | As Noted Below | As Noted Below | 30% |
| In Network Out-of-Pocket Max | \$6,550 single / \$13,100 family | \$6,750 single/ \$13,500 family* | \$7,700 single/ \$15,400 family | \$6,350 single/ \$12,700 family | \$5,500 single/ \$11,000 family | \$6,550 single/ \$13,100 family* |
| PCP Office Visits | \$30 copay | \$40 copay | \$30 copay | Deductible then \$20 copay | Covered in Full After Deductible | Deductible then \$30 copay |
| Specialist Office Visits | \$50 copay | \$60 copay | Deductible then \$40 copay | Deductible then \$50 copay | Covered in Full After Deductible | Deductible then \$50 copay |
| Chemotherapy | \$50 copay | \$60 copay | Deductible then \$40 copay | Deductible then \$50 copay | Covered in Full After Deductible | Deductible then \$50 copay |
| Lab | PCP \$30/ Specialist \$50 copay | PCP \$40/ Specialist \$60 copay | \$30 PCP/ \$40 Specialist copay | Deductible then \$20 PCP/ Deductible then \$50 Specialist copay | Covered in Full After Deductible | Deductible then \$30 PCP/ Deductible then \$50 Specialist copay |
| Radiology | | | \$30 PCP/ Deductible then \$50 Specialist copay | Deductible then \$20 PCP/ Deductible then \$80 Specialist copay | | Deductible then \$30 PCP/ Deductible then \$100 Specialist copay |
| Inpatient Hospitalization | Deductible then \$1,000 copay | \$750 copay | Deductible then \$500 copay | Deductible then \$800 copay | Covered in Full After Deductible | Deductible then 30% |
| Outpatient Surgery | Deductible then \$300 copay | \$300 copay | Deductible then \$150 copay | Deductible then \$200 copay | Covered in Full After Deductible | Deductible then \$100 copay |
| Urgent Care | \$50 copay | \$60 copay | Deductible then \$40 copay | Deductible then \$50 copay | Covered in Full After Deductible | Deductible then \$50 copay |
| Emergency Care | \$100 copay | \$500 copay | Deductible then \$200 copay | Deductible then \$300 | Covered in Full After Deductible | Deductible then \$300 copay |
| Durable Medical Equipment | Deductible then 50% coinsurance | 50% coinsurance | Deductible then 50% coinsurance | Deductible then 50% coinsurance | Covered in Full After Deductible | Deductible then 50% coinsurance |
| Eye Exams | Adult/Pediatric: \$50 copay (once every two years) | Adult/Pediatric: \$60 copay (once every two years) | Deductible then Adult/Pediatric: \$40 copay (once every two years) | Deductible then Adult/Pediatric: \$50 copay (once every two years) | Covered in Full After Deductible | Adult/Pediatric: Deductible then \$50 copay (once every two years) |
| Prescription Drugs | \$10/\$40/\$60 | \$10/\$40/\$60 | \$10/\$40/\$60 | \$10/\$35/50% | Deductible then \$10/\$40/\$60 (preventive not subject to deductible) | Deductible then \$10/\$40/\$60 |
| Mail Order (90 day supply) | 2.5 copays = 90 day supply | 2.5 copays = 90 day supply | 2.5 copays = 90 day supply | 2.5 copays = 90 day supply | 2.5 copays = 90 day supply | 2.5 copays = 90 day supply |
| Rates | 010/01/2019-09/30/2020 | 010/01/2019-09/30/2020 | 010/01/2019-09/30/2020 | 010/01/2019-09/30/2020 | 010/01/2019-09/30/2020 | 010/01/2019-09/30/2020 |
| Single | \$747.10 | \$739.21 | \$610.47 | \$579.50 | \$573.66 | \$485.49 |
| Employee/Spouse | \$1,494.20 | \$1,478.42 | \$1,220.94 | \$1,159.00 | \$1,147.32 | \$970.98 |
| Employee/Child(ren) | \$1,270.07 | \$1,256.66 | \$1,037.80 | \$985.15 | \$975.22 | \$825.33 |
| Family | \$2,129.24 | \$2,106.75 | \$1,739.84 | \$1,651.58 | \$1,634.93 | \$1,383.65 |